

# FINANCIAL PLANNING QUESTIONNAIRE

**Kstar Wealth Management**  
**Private Limited**  
*We Challenge The Future*



**KSTAR Wealth Management**

**Strictly private and confidential**

Client name/s:

Date of initial meeting:

Your financial advisor:

**Kstar Wealth Management**  
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**KSTAR Wealth Management**

# 1. Your personal details

To ensure that we fully understand your situation and provide you with the best possible financial planning advice, we need to collect details about your personal and financial situation.

All information that we collect will be kept strictly confidential. A copy of our Privacy Statement is at the back page of this questionnaire.

a. Details	Your details	Spouse details
Title		
First name		
Middle name		
Last name		
Date of birth		
Marital status		

b. Your contact details		
Home address		
City		
State and PIN code		
Mailing address, if different		
City		
State and PIN code		
Phone	Work	Home
Mobile		Fax
E-mail		

c. Your children and other dependants		
Name	Date of birth	Dependant until when?

Notes/Comments:

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## 2. Employment

a. Employment details	Your employment	Spouse employment
Current occupation		
Status (e.g. full-time, self-employed)		
Employer name		
Date of joining		

b. Future employment	Your future employment	Spouse future employment
Is current situation likely to change?		
If so, reason? (eg retirement, resignation, redundancy, relocation)		
Expected date of change		
Do you intend to work again? F/T, P/T or casual?		
Planned retirement age		

## 3. Salary and income

a. Salary	Your salary	Spouse salary
Base salary or remuneration (gross)	₹	₹
Total salary or remuneration (gross)	₹	₹
Pack aged items (list)	₹	₹
	₹	₹
	₹	₹
	₹	₹
	₹	₹
Total remuneration or salary	₹	₹

b. Other Income	Your other income	Spouse other income
Investments? (annual income)	₹	₹
Business? (annual income)	₹	₹
Other income? (specify)	₹	₹
Total other income	₹	₹

Notes/Comments:

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## 4. Your expenditure

Expenditure	Your expenditure	Spouse expenditure
Mortgage or rent	₹	₹
Local rates and taxes	₹	₹
Household (food, electricity, telephone etc)	₹	₹
Car, bike, transport	₹	₹
Clothing, personal	₹	₹
Education	₹	₹
Entertainment	₹	₹
Insurance (life, general, health)	₹	₹
Medical expenses	₹	₹
Loans, credit cards	₹	₹
Other	₹	₹
<b>Total expenditure</b>	₹	₹

## 5. Surplus

Income less expenditure	Combined expenditure
Total income (6 plus 7)	₹
Less tax	₹
Net income	₹
Less expenditure (8)	₹
<b>Surplus (deficit)</b>	₹

Do you consider your budget : Tight?  or Comfortable?

Notes/Comments:

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## 6. Assets (what you own)

To help you to achieve your life goals, we need an accurate record of the assets you own and those which could be reallocated as part of your financial plan. These include your current lifestyle, business and investment assets.

If you are seeking advice only on your investment assets, please provide copies of your most recent statements.

a. Lifestyle assets	Owner/s	Current value
Principal residence (home)		₹
Household contents		₹
Car/s		₹
Others		₹
<b>Total lifestyle assets</b>		

b. Investment assets name or description of shares, property, fixed interest etc	Owner	Date of investment	Original Investment ₹	No of units or shares	Current value ₹
			₹		₹
			₹		₹
			₹		₹
			₹		₹
<b>Total other assets</b>			₹		₹

## 7. Liabilities (what you owe)

Please provide the following information so that we can calculate how much you have to invest and your current net wealth.

Description	Owner	Type and term	Date of loan commenced	Original amount	Interest rate %	Monthly repayment	Interest tax deductible?	Current amount owing
Mortgages								
				₹	%	₹		₹
				₹	%	₹		₹
				₹	%	₹		₹
Other loans, credit cards, tax:								
				₹	%	₹		₹
				₹	%	₹		₹
				₹	%	₹		₹
<b>Total liabilities</b>				₹	%	₹		₹

Notes/Comments:



## 9. Long – term goals

c. Your Long Term Goals		
On retirement, how much income do you estimate that you will require to cover your annual expenses (in today's rupees terms)?		
Plan	Estimated retirement income	Expected retirement age
Your plan		
Spouse plan		
<b>Total plans</b>		

What are your most important needs in reaching your financial goals?

Please rate each of the following common needs on a scale of 1 to 10 where 1 is a low priority and 10 is a high priority for you.

Add any other needs that are important to you but not listed.

Need	Priority	Need	Priority
Security of capital		Ease of withdrawal	
Capital growth		Comfort	
Income		Simplicity	
Tax efficiency		Communication	
Social or ethical		Other (specify)	
Other (specify)		Other (specify)	
Other (specify)		Other (specify)	

Clarification of terms used in table above.

**Security**—You are concerned about losing capital as a result of fluctuations in the value of your portfolio of investments.

**Capital growth** —You want your portfolio to produce capital growth.

**Income** — You want your portfolio to produce income from the start.

**Tax efficiency**—You are concerned about the amount of tax you will need to pay.

**Ease of withdrawal** — You want ready access to your funds.

**Comfort** — You want to feel comfortable about the advice you receive and the companies with whom you invest.

**Simplicity**— You want investment solutions you can easily understand.

**Communication** — You want to be kept well informed about your investments.

**Social or ethical**— Environmental, social or ethical considerations are important to you.

Notes/Comments:

## 10. Your health

	Your health	Your Spouse
Good/Fair/Poor?		
Smoker Yes/No?		

Are you aware of any issues that might affect your current or future financial planning or insurance considerations?

Please provide details:

## 11. Your insurance

Please show amount and whether it is personal cover or through your superannuation fund.

Provide a copy of your most recent advice at the interview.

a. Life Insurance	Your cover	Estimated premium (if known)	Start Date	Your Spouse	Estimated premium (if known)	Start Date
Death cover						
Total & permanent disability						
Critical illness/trauma						
Whole of life/endowment						
Other insurance						

b. General Insurance	Insured Value	Estimated premium (if known)	Start Date	Your Spouse	Estimated premium (if known)	Start Date
Home						
Bike						
Car						
Private health cover (hospital/extras)						
Other general insurance						

## 12. Your estate planning

Wills	You	Your Spouse
Do you have a will? Yes/No?		
When was your will last reviewed?		
Have your circumstances changed since your last review?		
Who holds your will?		

Notes/Comments:

### 13. Your other advisors and entities

Your advisors	Name	Address	Phone
Your tax accountant/advisor			
Your legal advisor			
Your Chartered Accountant			
Your Investment Advisor			
Other advisors			

### 14. Acknowledgement

I/We confirm that the details recorded in this questionnaire are correct and reflect my/our true financial position.

I/We acknowledge that I/We have understood the privacy statement at the back of the questionnaire.

I/We authorize you to contact the advisors, insurance companies, superannuation fund administrators and investment managers listed above to fully understand my/our situation, investments and policies.

Please prepare a plan for my/our consideration.

Your signature		Date (DD/MM/YYYY)	
Your Spouse signature		Date (DD/MM/YYYY)	

Notes/Comments:

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### 15. Advisor declaration

I have discussed with the client(s) the importance of obtaining financial details in order to provide recommendations that are appropriate to their needs and circumstances.

I have explained to the client the relevance of determining their risk tolerance with regard to establishing an appropriate risk profile.

I have discussed with them their attitude to risk and then suggested risk profile for the purposes of investing.

I have discussed with the client that, where required information has not been provided by them, the advice and recommendations that I provide may not be appropriate for their needs.

Advisor signature		Date (DD/MM/YYYY)	



### ***Privacy statement***

We are dedicated to maintain the privacy of your personal information. The only aim to collect and retain your personal information is to provide financial services including financial advice and associated services. We can only request you to share your personal information so that we may best serve you. However, we can also use previously collected information or other information from reliable sources without your consent your personal information will not be disclosed to any other party. Wherever we are required to do so by law we have to share your information for example our auditors, other professional consultants, relevant government agencies, complaints handling organizations and your superannuation fund. If you do not provide us your current personal information we may not be able to provide you the best services, or the services may not be appropriate to your particular needs.

You may request access to your personal information that we hold. Please contact us if you like further information, or our privacy policy.



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KSTAR House , C-409,Nirala Nagar,  
IT Crossing , Faizabad Road, Lucknow-226020.

Phone : +91-522-4012368, 4095111  
Fax : +91-522-4095100  
E-mail : [kstargroup@gmail.com](mailto:kstargroup@gmail.com)  
Web : [kstar.net.in](http://kstar.net.in)



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